

United States Bankruptcy Court
Eastern District of New YorkIn re:
Louis DeMarco
DebtorCase No. 11-49923-jf
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: mrodrique
Form ID: 253Page 1 of 2
Total Noticed: 24

Date Rcvd: Mar 06, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2012.

db +Louis DeMarco, 97 Whitehall Street, Staten Island, NY 10306-3939
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
7471252 +Anthony Demarco, 54 Bay 10th Street, Brooklyn, NY 11228-3412
7471253 +Barry Elisofon, Attorney At Law, 26 Court Street, Brooklyn, NY 11242-0103
7471254 +Bogdan Orthodontics, 552 Broadway, Bayonne, NJ 07002-8831
7471256 Chase Home Finance, P.O. Box 78420, Phoenix, AZ 85062-8420
7471257 #+Donna Zerbo, 768 Orangeburgh Road, Rivervale, NJ 07675-6464
7545383 +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, FEIN, SUCH & CRANE, LLP, 7 CENTURY DRIVE, SUITE 201, PARSIPPANY, NEW JERSEY 07054-4673
7471260 +James Rokos, 59 Bay 25th Street, Brooklyn, NY 11214-3903
7471261 Jay S. Baum, Attorney At Law, 88 New Dorp Plaza, Suite 302, Staten Island, NY 10306-2902
7471265 Time Warner Cable, P.O. Box 11820, Newark, NJ 07101-8120
7471266 +Todd Baslin, 6 Malone Avenue, Staten Island, NY 10306-3908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpreregion02.br.ecf@usdoj.gov Mar 06 2012 18:41:23 United States Trustee,
Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833
7471251 EDI: AMEREXPR.COM Mar 06 2012 18:13:00 American Express, P.O. Box 981535, El Paso, TX 79998-1535
7471255 EDI: CHASE.COM Mar 06 2012 18:13:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
7526750 EDI: RMSC.COM Mar 06 2012 18:13:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
7471258 EDI: HFC.COM Mar 06 2012 18:13:00 HSBC CARD SERVICES, P.O. Box 17313, Baltimore, MD 21297-1313
7471259 EDI: HFC.COM Mar 06 2012 18:13:00 HSBC RETAIL SERVICES, P.O. Box 17298, Baltimore, MD 21297-1298
7471262 EDI: CBSKOHLS.COM Mar 06 2012 18:13:00 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
7471263 EDI: SEARS.COM Mar 06 2012 18:13:00 Sears Credit Cards, P.O. Box 6283, Sioux Falls, SD 57117-6283
7471264 EDI: TDBANKNORTH.COM Mar 06 2012 18:13:00 TD Bank N.A., P.O. Box 9547, Portland, ME 04112-9547
7471267 EDI: WFFC.COM Mar 06 2012 18:13:00 Wells Fargo Card Services, P.O. Box 10347, Des Moines, IA 50306-0347

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

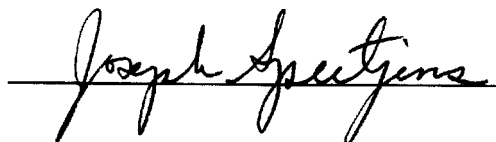
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 08, 2012

Signature:



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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2012 at the address(es) listed below:

Gregory Messer gremesser@aol.com, lduc@aol.com,noblo@aol.com,gmesserpllc@aol.com,
;ny54@ecfcbis.com

Kevin B Zazzera on behalf of Debtor Louis DeMarco kzazz007@yahoo.com

Tammy L Terrell Benoza on behalf of Creditor JPMorgan Chase Bank, NA bankruptcy@feinsuch.com,
tterrell@feinsuch.com

United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

Form B18 (Official Form 18)(12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271 Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-11-49923-jf

Louis DeMarco
aka Louis DeMarco, Jr.
aka Louis Anthony DeMarco
aka Louis A DeMarco, Jr.
97 Whitehall Street
Staten Island, NY 10306

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-3417

DEBTOR(s)

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: March 6, 2012

s/ Jerome Feller
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

FORM B18 continued (12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.